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Amdt. Dated 10/22/06
Reply to Office action dated May 24, 2006

## Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the Application:

## Listing of Claims:

1.    (Currently Amended)  A method of providing insurance coverage to a customer, the method comprising:

    providing a field for an input of ~~at least two limitations~~ a limitation relating to a desired insurance coverage regarding a customer-owned item, the ~~two limitations~~

5    limitation including a time period indication of a time period less than a month ~~and a geographical region indication of a geographical region smaller in size than an entire nation~~;

    receiving the limitation at a central processor as provided by way of a customer-operated terminal;

10    performing processing in relation to the limitation to determine whether the desired insurance coverage as restricted by the limitation can be provided; and

    sending a confirmation to the customer-operated terminal concerning whether the desired insurance coverage corresponding to the limitation can be provided.


2.    (Currently Amended)  The method of claim 1, further comprising:

    during a preliminary period of time,

        receiving an initial inquiry from a ~~the~~ customer;

        providing an input form including at least one field for an entry of a piece

5                of information concerning at least one of a characteristic of the

            customer and a characteristic of an item to be insured;

        receiving the piece of information following its entry into the input form

            and submission;

        performing processing in relation to the piece of information;

10        providing a preliminary indication that the customer will have an ability to

            order at least one of temporally-limited amounts of insurance and

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geographically-limited amounts of insurance; and

providing an identifier to the customer.

3.      (Previously Presented)  The method of claim 1, wherein the time period indication
is specified by the input of a start time at which the desired insurance coverage should
begin, and a finish time at which the desired insurance coverage should end.

4.      (Original)  The method of claim 3, further comprising

providing a field for an input of an identifier indicative of an identity of the
customer; and

receiving the identifier.

5.      (Currently Amended)  The method of claim 4, wherein the identifier, the start
time and the finish time are received by a server computer, and at least one of the
identifier, the start time and the finish time originates at a client computer that is coupled
by way of the internet to the server computer, the client computer being the customer-
operated terminal.

6.      (Original)  The method of claim 3, wherein the finish time can be a time amount
measured with respect to at least one of the start time and a first different time, and the
start time can be a time amount measured with respect to at least one of the finish time
and a second different time.

7.      (Currently Amended)  The method of claim 1, further comprising:
receiving an inquiry from a the customer;
wherein, the time period indication is a single indication of a particular discrete
time unit including at least one of a Sunday, a predefined evening time slot, and a noon-
hour time slot.

8.      (Original)  The method of claim 1, further comprising:

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receiving credit card information from the customer.

9.      (Previously Presented) The method of claim 1, wherein the insurance coverage relates to at least one of an automobile and a boat.

10.      (Original) The method of claim 9, wherein the insurance coverage relates to a luxury automobile.

11.      (Currently Amended) The method of claim 1, wherein the central processor is at least one of owned and operated at a direction of an insurance provider, and wherein each of the field and the confirmation is provided onto an internet communications link for receipt by a web client terminal that is the customer-operated terminal at least one of
5    owned and operated at a direction of an insurance customer.

12.      (Currently Amended) The method of claim 1, further comprising the input of a geographical region indication, wherein the input of the geographical region indication occurs by at least one of providing at least one map and receiving a demarcation indication which indicates a specific region on the map; and receiving at least one
5    selection of a geographical region from a list of possible geographical regions.

13.      (Currently Amended) The method of claim 14, wherein the time limits received from the customer-operated terminal are supplemented by additional information received from the customer-operated terminal, the additional information including customer specification that is received further sets geographic limits regarding a desired
5    amount of insurance coverage, wherein the geographical limits specify a geographical region that is smaller in size than an entire nation, and wherein the time limits and geographic limits are customer specification is received via at least one of a telephone signal and a network signal.

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14.　　(Currently Amended) <u>A method of providing insurance coverage to a customer,</u>
<u>the method comprising</u> ~~A computer-readable storage medium containing computer~~
~~executable code for instructing a computer to operate as follows~~:

during a preliminary period of time,

5　　　　　　receiving an initial inquiry from a ~~customer~~ <u>customer-operated terminal</u>;

receiving customer information, following entry of the customer

information into an input form <u>via the customer-operated terminal</u>;
and

providing a preliminary indication that the customer will have an ability to

10　　　　　　order temporally-limited amounts of insurance <u>concerning an item</u>
<u>owned by the customer</u>; and

during a later period of time,

receiving <u>from the customer-operated terminal</u> a ~~customer specification~~
~~setting~~ time limits regarding a desired amount of insurance

15　　　　　　coverage pertaining to ~~an~~ <u>the</u> item owned by the customer, wherein
the time limits specify a time period of less than a month; ~~and~~

determining whether the desired insurance coverage within the limits can
be provided<u>; and</u>

<u>if it is determined that the desired amount of insurance coverage can be</u>

20　　　　　　<u>provided, providing a notification to the customer-operated</u>
<u>terminal indicating that the desired amount of insurance coverage</u>
<u>can be provided</u>.

15.　　(Cancelled)

16.　　(Cancelled)

17.　　(Cancelled)

18.　　(Cancelled)

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19.     (Cancelled)


20.     (Currently Amended)  The <u>method</u> ~~computer system~~ of claim 14, <u>further</u> <u>comprising:</u>

~~wherein the computer executable code is further for instructing the computer to operate as follows:~~

5       during the later period of time, providing web page information onto the internet for receipt by a client computer <u>that is the customer-operated terminal,</u> ~~and also providing a confirmation~~

<u>wherein the notification is provided</u> onto the internet ~~that the desired insurance coverage can be provided~~ for receipt by the <u>customer-operated terminal</u> ~~client computer~~

10      ~~upon determining that the desired insurance coverage can be provided,~~

wherein the customer <u>information</u> ~~specification~~ is received off of the internet after being transmitted by ~~a~~ <u>the customer-operated</u> terminal, and

wherein <u>a central terminal that receives the customer information and the time</u> <u>limits</u> ~~the computer~~ is at least one of owned and operated in response to direction

15      provided by at least one of an insurance company and an insurance provider~~, and wherein the terminal is at least one of owned and operated in response to direction provided by the customer~~.


21.     (New)  A method of providing short-term insurance coverage from an insurer to a customer in relation to a customer-owned item via the internet, the method comprising:

(a) receiving an inquiry at a server computer hosting a website of the insurer;

(b) providing an input form onto the internet to a first client computer operated by

5   the customer;

(c) receiving customer information at the server computer that has been input at the first client computer by way of the input form;

(d) making a preliminary determination based upon the customer information as to whether it is possible to provide the customer insurance of a first type with respect to

10   the customer-owned item;

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(e) providing a field for inputting a time limitation relating to the insurance of the first type, the time limitation indicating a time period less than a month;

(f) receiving the time limitation at the server computer;

(g) performing processing in relation to the time limitation to determine whether

15    the insurance of the first type as restricted by the time limitation can be provided with respect to the customer-owned item; and

(h) providing an indication to be received by the customer concerning whether the insurance of the first type as restricted by the time limitation can be provided with respect to the customer-owned item.

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22.    (New) The method of claim 21, wherein (e) through (h) are repeated on multiple occasions in order to repeatedly obtain the insurance of the first type during multiple time periods determined by the time limitation and subsequent received time limitations.

23.    (New) The method of claim 21, wherein the customer information includes an identification number corresponding to a customer-owned vehicle with respect to which the customer desires to obtain the short-term insurance coverage, and wherein the providing in at least one of (b), (e) and (h) involves the providing of a web page for

5    display at the client computer.

24.    (New) The method of claim 21, further comprising at least one of;
determining a cost of the insurance of the first type as restricted by the time limitation; and

providing an additional field for inputting a geographic limitation relating to the

5    insurance of the first type, wherein at least one of the geographic limitation and the time limitation can be entered by selecting an entry from a set of selectable menu items.

25.    (New) The method of claim 21,
establishing an identifier by which the customer is able to log in to the website repeatedly at future time periods using the client computer to repeatedly order amounts of

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the insurance of the first type, the identifier including at least one of a username and a

5     password.